

B2100A (Form 2100A) (12/15)

United States Bankruptcy Court

Northern District Of Illinois

In re Henry Smith and Shirley Smith,

Case No. 16-38114

TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

U.S. Bank Trust National Association, as
Trustee of the Igloo Series III Trust

Name of Transferee

Wilmington Trust, National Association, Not in its
Individual Capacity, But Solely as Trustee for VM
Trust Series 1, a Delaware Statutory Trust

Name of Transferor

Name and Address where notices to transferee
should be sent:

c/o BSI Financial Services
1425 Greenway Drive, Ste 400
Irving, TX 75038

Phone: 972-347-4350

Last Four Digits of Acct #: 0386

Court Claim # (if known): 1-1

Amount of Claim: 467,967.43

Date Claim Filed: 4/17/17

Phone: _____

Last Four Digits of Acct. #: 0386

Name and Address where transferee payments
should be sent (if different from above):

c/o BSI Financial Services
PO Box 517
Titusville, PA 16354-0517

Phone: _____

Last Four Digits of Acct #: _____

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ Michelle R. Ghidotti-Gonsalves

Transferee/Transferee's Agent

Date: 06/15/2018



314 S Franklin St / Second Floor
 PO Box 517
 Titusville PA 16354
 888-738-5873
 814-217-1366 Fax
www.bsifinancial.com

November 24, 2017

14

Sent via First Class Mail

SHIRLEY W SMITH
 HENRY SMITH
 939 DESTINY DR
 MATTESON, IL 60443

New Account Number: REDACTION
 Old Account Numbe

NOTICE OF SERVICING TRANSFER

The servicing of your mortgage loan is being transferred to BSI Financial Services, ("BSI Financial"), effective 11/10/2017. The transfer of servicing does not affect any term or condition of the mortgage loan other than terms directly related to the servicing of the loan.

Shellpoint Mortgage Servicing your prior servicer, was collecting your payments. Shellpoint Mortgage Servicing will not accept any payments received by you after the day preceding 11/10/2017.

As your new servicer, BSI Financial will start accepting payments received from you on or after 11/10/2017.

BSI Financial will collect your payments going forward. As your new servicer, BSI Financial will start accepting payments received from you on or 11/10/2017.

Send all payments due on or after 11/10/2017 to BSI Financial at this address:

BSI Financial Services
 PO Box 679002
 Dallas, TX 75267

If you have any questions for either your prior servicer, Shellpoint Mortgage Servicing or your new servicer BSI Financial, about your mortgage loan or this transfer, please contact them using the information below:

Licensed as Servis One, Inc. dba BSI Financial Services

BSI Financial Services NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET). If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.



314 S Franklin St / Second Floor
PO Box 517
Titusville PA 16354
888-738-5873
814-217-1366 Fax
www.bsifinancial.com

Prior Servicer:

Shellpoint Mortgage Servicing
Customer Service Department
P.O. Box 51850
Livonia, MI 48151
1-800-365-7107

New Servicer:

BSI Financial Services
Customer Care
314 S Franklin St, 2nd Floor
Titusville, PA 16354
888-738-5873

Under Federal law, during the 60 day period beginning on the effective date of the transfer of the loan, a loan payment received by your old servicer on or before its due date (including any grace period allowed under the mortgage loan instruments) may not be treated by the new servicer as late, and a late fee may not be imposed on you.

If you are currently having your payments automatically withdrawn from your checking or savings account, they will stop that service on 11/09/2017. Please be sure to send a check to BSI Financial, for your next payment. If you would like to continue having your payment automatically withdrawn, BSI will be glad to set you up on our Automatic Withdrawal Program. Please call and ask for an ACH representative. You will be receiving a monthly statement in the mail from BSI. The following payment options are available to make your mortgage payment: regular mail, expedited or overnight mail such as UPS or FedEx, ACH weekly, ACH bi-weekly, ACH monthly, Pay by Web, Pay by Phone and Western Union.

We look forward to servicing your loan. Please contact us at 888-738-5873 with any questions or concerns.

Sincerely,
Customer Care Department
BSI Financial Services
NMLS # 38078; # 126672

* This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Important note about insurance: If you have mortgage life or disability insurance or any other type of optional insurance, the transfer of servicing rights may not affect your insurance because we do not service mortgage life or disability premiums. However, if you wish to retain optional insurance, we would suggest that you contact your current optional product service provider.

Licensed as Servis One, Inc. dba BSI Financial Services

BSI Financial Services NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET). If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.



314 S Franklin St / Second Floor
PO Box 517
Titusville PA 16354
888-738-5873
814-217-1366 Fax
www.bsifinancial.com

Qualified Written Request - Notice of Error or Information Request

Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence (other than notice on your payment coupon or other payment medium supplied by us) regarding the servicing of your loan which identifies your name, account number, and the specific reasons for the request, such as an error on your loan account or a request for information. Any qualified written request you wish to submit must be sent to:

BSI Financial Services
Attn: Qualified Written Requests
PO Box 517, 314 S Franklin St, 2nd Floor
Titusville, PA 16354

Licensed as Servis One, Inc. dba BSI Financial Services

BSI Financial Services NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET). If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.



314 S Franklin St / Second Floor
PO Box 517
Titusville PA 16354
888-738-5873
814-217-1366 Fax
www.bsifinancial.com

November 24, 2017

SHIRLEY W SMITH
HENRY SMITH
939 DESTINY DR
MATTESON, IL 60443

REDACTION

RE: Account Number
Property Address: **939 DESTINY DR**
MATTESON, IL 60443

Dear Borrower:

Welcome to BSI Financial Services ("BSI Financial"). The servicing of your loan with Shellpoint Mortgage Servicing transferred to BSI Financial, and BSI Financial is servicing the loan on behalf of the current creditor U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE OF THE IGLOO SERIES III TRUST, to whom the debt is owed.

As of the date of this letter, your total unpaid principal balance is \$398,989.90 due to U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE OF THE IGLOO SERIES III TRUST. As of the date of this letter, your escrow account balance is \$-30,488.80. The total debt inclusive of all past due interest and fees, if any, is \$452,707.71. Because of interest, late charges, and other charges that may vary from day-to-day, the amount due on the day you pay, may be greater; therefore, if you pay the amount shown above, an adjustment may be necessary after we receive your check. We will inform you of any adjustments prior to depositing the check.

For further information, please write to us at the address listed above or call us toll-free at 1-888-738-5873. Monday - Friday 8:00 a.m. - 11:00 p.m. (ET) and Saturday 8:00 a.m. - 12:00 p.m. (ET).

Unless you notify this office within thirty (30) days after receiving this notice, that you dispute the validity of this debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within thirty (30) days after receiving this notice, that you dispute the validity of this debt, or any portion thereof, this office will obtain verification of the debt or obtain a copy of the judgment, and mail you a copy of the judgment or verification. Upon your written request within the thirty (30) day period after receiving this notice, for the name and address of the original creditor, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Licensed as Servis One, Inc. dba BSI Financial Services

BSI Financial Services NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET). If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.



314 S Franklin St / Second Floor
PO Box 517
Titusville PA 16354
888-738-5873
814-217-1366 Fax
www.bsifinancial.com

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

If you have any questions or concerns, please contact our office toll-free at 1-888-738-5873.

Sincerely,

BSI Financial Services
NMLS # 38078; # 126672

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

TEST_GR-8020-10202015_CA08202015

Licensed as Servis One, Inc. dba BSI Financial Services

BSI Financial Services NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET). If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.



314 S Franklin St / Second Floor
PO Box 517
Titusville PA 16354
888-738-5873
814-217-1366 Fax
www.bsifinancial.com

Important Information About Your Rights

BSI Financial Services

1425 Greenway Drive, Suite 400

Irving, TX 75038

1-800-327-7861

Fax: (972) 692-7083

NMLS # 38078

Office Hours: Mon. – Thurs. 8:00 am to 8:00 pm (ET), Fri. 8:00 am to 5:00 pm (ET), Sat. 8:00 am to 12:00 pm (ET).

Colorado Office Location: 7200 S. Alton Way, Ste. B180, Centennial, CO 80112 (303) 309-3839

Licensed as a Debt Collection Agency by the New York City Department of Consumer Affairs, (# 2001485-DCA).

North Carolina Collection Agency Permit (# 105608).

Arkansas Residents

BSI Financial Services is currently licensed in the state of Arkansas. Any complaints may be submitted to <http://www.securities.arkansas.gov/> or toll-free: 1-800-981-4429.

California Residents

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

Colorado Residents

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA.

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

Licensed as Servis One, Inc. dba BSI Financial Services

BSI Financial Services NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.



314 S Franklin St / Second Floor
PO Box 517
Titusville PA 16354
888-738-5873
814-217-1366 Fax
www.bsifinancial.com

Georgia Mortgage Servicer Standards

BSI Financial Services:

- (a) Shall act with reasonable skill, care, and diligence;
- (b) Shall not charge fees for:
 - 1. Handling borrower disputes;
 - 2. Facilitating routine borrower collections;
 - 3. Arranging repayment or forbearance plans;
 - 4. Sending borrowers notice of nonpayment;
 - 5. Updating records to reinstate a mortgage loan; and
 - 6. Late payment in excess of the initial late payment fee, as provided by 12 C.F.R. § 1026.36(c)(2).
- (c) Except as set forth in section (d) below, shall not commence a foreclosure process while a borrower's complete loss mitigation application is pending ("dual-tracking");
- (d) Shall not conduct a foreclosure sale before evaluating the borrower's complete loss mitigation application in the event the complete loss mitigation application is received after a foreclosure process has been commenced.
- (e) Shall consider loss mitigation whenever possible and, at a minimum:
 - 1. Acknowledge receipt of a borrower's initial loss mitigation application within 5 business days of receipt;
 - 2. Upon receipt of a borrower's initial loss mitigation application, provide name, address, and a collect call or toll-free telephone number for an employee or department of the servicer that can be contacted by the borrower regarding loss mitigation application inquiries;
 - 3. Upon receipt of a borrower's initial loss mitigation application, identify requirements for loss mitigation options, if available; and
 - 4. Evaluate a borrower's eligibility for available loss mitigation options within 30 days of receipt of loss mitigation application.
- (f) Shall have a process for borrowers to appeal loss mitigation disputes, including, but not limited to, a formal review of loss mitigation options, to personnel different than those responsible for previous evaluations or provide an option for borrowers to mediate such disputes;
- (g) Shall have an error resolution process for all borrowers, unless expressly excluded pursuant to 12 C.F.R. § 1024.35(g), which must, at a minimum:
 - 1. Acknowledge receipt of a borrower's notice of error within 5 business days of receipt;
 - 2. Conduct a reasonable investigation; and
 - 3. Within 45 business days, except where prompter compliance is required by 12 C.F.R. § 1024.35(e)(3) or alternative compliance is provided in 12 C.F.R. § 1024.35(f), provide a borrower with a written notification of: (i) the correction of error or (ii) the servicer's determination that no error occurred and the reason for such determination.
- (h) Shall apply payments to the principal and interest first, rather than the insurance, taxes, and fees of the mortgage loan, except where inconsistent with federal law;

Licensed as Servis One, Inc. dba BSI Financial Services

BSI Financial Services NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET). If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.



314 S Franklin St / Second Floor
 PO Box 517
 Titusville PA 16354
 888-738-5873
 814-217-1366 Fax
www.bsifinancial.com

- (i) Shall not assess on a borrower any charge or fee related to force-placed insurance, unless the servicer has a reasonable basis to believe the borrower has failed to comply with the mortgage contract's requirements to maintain insurance; and
- (j) Shall not obtain force-placed insurance for a borrower that imposes an unreasonable charge or fee related to the force-placed insurance.

Hawaii Residents

BSI Financial Services is licensed by the Department of Commerce and Consumer Affairs. Complaints about BSI Financial Services may be submitted to the Commissioner at: DCCA, Division of Financial Institutions, King Kalakaua Building, 335 Merchant Street, Rm. 221, Honolulu, HI 96813 or by calling 808.586.2820.

Maryland Residents

Per Maryland Code Commercial Law section 13-316(b)(5), BSI is required to inform you that a servicer's violation of this section will result in a servicer being held liable under subsection (e) of § 13-316.

Massachusetts Residents

NOTICE OF IMPORTANT RIGHTS

You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten days unless you provide written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to the debt collector.

New York Residents

We are required by regulation of the New York State Department of Financial Services to notify you of the following information. This information is NOT legal advice:

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- (i) the use or threat of violence;
- (ii) the use of obscene or profane language; and
- (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;

Licensed as Servis One, Inc. dba BSI Financial Services

BSI Financial Services NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.



314 S Franklin St / Second Floor
PO Box 517
Titusville PA 16354
888-738-5873
814-217-1366 Fax
www.bsifinancial.com

6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days.

If you would like to learn more about your legal rights and options, you can consult an attorney or a legal assistance or legal aid organization.

North Carolina Residents

BSI Financial Services is regulated by the North Carolina Commissioner of Banks (NCCOB). If you wish to submit a complaint about BSI, you may do so to the NCCOB, which provides an online complaint form on their website <http://www.nccob.gov/>, or you may call them at 919-733-3016 for more information and assistance.

Texas Residents

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550.

A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

Licensed as Servis One, Inc. dba BSI Financial Services

BSI Financial Services NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET). If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.



314 S Franklin St / Second Floor
PO Box 517
Titusville PA 16354
866-581-4514
814-217-1366 Fax
www.bsifinancial.com

Temporary Coupon

Name: _____

Loan # _____

Property Address: _____

Amt of Regular Payment _____

Allocation of Additional Funds:

Late Fees

Escrow

Principal

Total Amount of Check: _____

Send payment to:

BSI Financial Services

PO Box 679002

Dallas, TX 75267